

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
EASTERN DIVISION

IN RE: Mary Elizabeth Elrod

DEBTOR

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Case No. 10-43245-JJR-13

AMENDED PLAN

Comes now the Debtor by and through the attorney of record, Bethany Cobb Courville, and respectfully requests this Honorable Court to amend the Chapter 13 Plan as shown on the attached Plan.

/s/Bethany Cobb Courville
Bethany Cobb Courville
Attorney for Debtor
POB 306
Anniston, AL 36202
(256) 237-2250

CERTIFICATE OF SERVICE

I hereby certify that I have served a true and correct copy of the Amended Plan upon all parties of record, on this the 20th day of January, 2011 as follows:

Linda Gore (Via electronic notification)
ch13trustee@bellsouth.net

See attached matrix (Via First Class Mail)

/s/Bethany Cobb Courville
Bethany Cobb Courville
Attorney at Law

Chapter 13 Plan

Case No.: 10-43245Net Monthly Earnings: 1225.12Debtor(s) Mary Elizabeth ElrodSS# 7297

SS# _____

Number of Dependents: 0

I. Plan Payments:

() Debtor(s) propose to pay a periodic payment of \$ _____ [] weekly [] biweekly [] semi-monthly [] monthly into the plan; or

(X) Payroll deduction Order to: Dominos 1470 W. Main St. Centre, AL 35960 for \$ 148.00 [] weekly (X) biweekly [] semi-monthly [] monthly.Length of plan is 60 months, and the total debt to be paid through the plan is \$19240.00

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See ' 1322(a) (2)]
The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT

B. Total Attorney Fee: \$ 2,750.00 to be paid as funds become available.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment to be Paid	Regular Payments to Begin: Month/Year	Arrears to be Paid by Trustee	Months Included in Arrearage Amount	Proposed Interest Rate of Arrearage	Proposed Fixed Payment on Arrearage

2. Secured Debts (not long term debts) to be paid through Trustee: ADEQUATE PROTECTION PAYMENTS TO CONTINUE UNTIL FIXED PAYMENTS BEGIN.

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Payment to Begin
<u>Suntrust Bank</u>	<u>121.30</u>	<u>12,129.80</u>	<u>12,129.80</u>	<u>0</u>	<u>2007 Hyundai Sonata</u>	<u>4.25%</u>	<u>236.26</u>	<u>05/11</u>

III. Other debts (not shown in 1. or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral, Property or Debt	Reason for Direct Payment

IV. Special Provisions: Debtor to offer to Trustee any proceeds she receives from the sale of the prior marital home. Debtor surrenders motorcycle to HSBC/Kawasaki to the full satisfaction of the debt.

[] This is an original plan.

(X) This is an amended plan replacing plan dated 11/16/10.(X) This plan proposes to pay unsecured creditors approximately 26%.

(X) Other provisions. PAYMENTS TO CREDITORS TO BEGIN ONCE ADMINISTRATIVE FEES ARE PAID IN FULL

Attorney for Debtor Name/Address/Telephone
Bethany Cobb Courville
POB 306
Anniston, Alabama 36202Dated: 1/20/11/s/ Bethany Cobb Courville
Signature of Debtor's Attorney